

William F. Case, President



Mary E. Montgomery, Executive Vice President

Executive Secretary

Security Officer

Canisteo Savings and Loan Association

"People Helping People"
Established 1921

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September 6, 2005

Johns F. Carter
FDIC Regional Director
San Francisco Regional Office
25 Jessie Street @ Ecker Square
Suite 2300
San Francisco. CA 94105

2005 SEP -9 AM 9:44

Dear Mr. Carter:

I am writing to you from a personal standpoint as well as Executive Vice President of Canisteo Savings and Loan Association.

I am very concerned about the Wal-Mart Bank issue. I am totally against this becoming a reality. I live in a very small community of 2200 people with a city just 10 miles from here with a Wal-Mart. I watched Wal-Mart come in and within several years they drove K-Mart out of business as well as several other stores. These are all small communities with local business' owned and operated by local people. The banks in our area are 95% local and Wal-Mart Bank would do to us the same things that the store did to others. We cannot afford to lose anything more to a Wal-Mart!

We the banking community need to persuade you, the FDIC, to reconsider any decisions made with regard to allowing Wal-Mart become a bank. This should be obvious to all concerned, because this Wal-Mart thing is happening everywhere you look. Wal-Mart is notorious for putting small business' out of business!

Please reconsider your position on this. Thank you for your time.

Respectfully,

Mary E. Montgomery
Executive Vice President